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THE UNITED STATES PATENT AND TRADEMARK OFFICE

Patent Application

Inventors: Joseph A. McDONNELL et al.

Docket No.: 34860-000107/US

Application No.: 09/785,217

Group Art Unit: 2164

Filing Date: February 20, 2001

Title: METHOD OF AUTHENTICATING A PAYMENT ACCOUNT USER

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Date: November 21, 2003

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The undersigned is empowered to sign this Change of Address on behalf of the Assignee.

Respectfully submitted,

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